



LISA MADIGAN

Illinois Attorney General
Consumer Fraud Bureau
500 South Second Street
Chicago, IL 60606
217-782-1090
Consumer Fraud: 1-800-243-0618 (Toll free in IL)
Chicago TTY: 1-877-844-5461
www.IllinoisAttorneyGeneral.gov

Office Use Only

CLMS: [REDACTED]

AG: [REDACTED]

Fill out the form online, then print and mail to the address above. Include copies (no originals please) of any supporting documents.

YOUR INFORMATION:

NAME OF SELLER OR PROVIDER OF SERVICE:

Name: Mr., Mrs., Ms. (circle one) [REDACTED]	Name: Heart Check America, Inc.
Address: [REDACTED]	Address: 9501 171st Street, Suite Q
City: [REDACTED] State: [REDACTED] Zip code: [REDACTED] County: [REDACTED]	City: Tinley Park, IL State: IL Zip code: 60487
Your Telephone Number: Daytime: [REDACTED] Evening: [REDACTED]	Telephone: (708) 364-0141 Website: heartcheckamerica.com
Your e-mail address (optional): does not own computer	Additional seller or provider of service involved in transaction: Name: Sheila Haddad, President
Are you a senior citizen? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Address: 9242 Greenwood Drive
Who referred you to this office? Family	City: Tinley Park IL State: IL Zip code: 60487
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
If yes, please give name, address, telephone number # [REDACTED]	
Is court action pending? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	

INFORMATION ABOUT THE TRANSACTION

Date of Transaction:	Did you sign a contract? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> (If yes, please attach a copy)	Date contract was signed: July 21, 2012
Was the product or service advertised? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> When? (Please attach a copy of the advertisement, if available)		
How was the service advertised? <ul style="list-style-type: none">• Newspaper/magazine• Radio advertisement• Television advertisement• Internet advertisement• E-mail solicitation• Direct mail solicitation• Telephone solicitation• Yellow pages of the telephone book• Facsimile solicitation• Door-to-door solicitation• Display at merchant's place of business• Display at a trade show/convention, etc.• Other Tinley Park-	Total Cost of product/service: \$5,000.00 Amount paid to date/down payment: \$2,649.00 Method of payment (check one) (Please attach a copy) Cash <input type="checkbox"/> Check <input type="checkbox"/> Money Order <input type="checkbox"/> Credit Card <input type="checkbox"/> Debit Card <input type="checkbox"/> Bank Draft <input type="checkbox"/> Wire Transfer <input type="checkbox"/> Automatic Debit <input type="checkbox"/> Other LOAN Chase/Advantage If you paid with a credit card, have you contacted your credit card company to register a dispute? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> (can be) (Under the Federal Fair Credit Billing Act, you have 60 days from the time that you receive your statement to dispute the charge.)	

Booth Caribbean Fest

Where did the transaction take place?

- At my home
- Over the telephone
- By mail
- Over the Internet
- Trade show/convention/home show
- ☒ • At the firm's place of business
- By facsimile
- Other (please specify) _____
- There was no transaction

Have you complained to the company or individual?
Yes ☒ No ☐

If yes, provide name and phone number of the individual(s):

Sheila Haddad, Larry Jackel
(708) 364-0141

FOR COMPLAINTS REGARDING MOTOR VEHICLES, PLEASE COMPLETE THIS BOX:

Make:	Model:	Year:	New: Yes <input type="checkbox"/> No <input type="checkbox"/>	As-Is: Yes <input type="checkbox"/> No <input type="checkbox"/>
Warranty: Yes <input type="checkbox"/> No <input type="checkbox"/>	Name of Extended Warranty:	Purchase Date:	Current Mileage:	Mileage at Purchase:
Expiration Date:				

Briefly describe the transaction and your complaint. You may use additional sheets if necessary. **Please attach copies of all contracts, letters, receipts, cancelled checks (front and back), advertisements, or any other documents that relate to your complaint.**
PLEASE DO NOT SEND ORIGINALS.

Senior citizen went to Heart Check America, Inc. in Tinley Park, IL for "Free" heart scan. She sat through 2 hour aggressive sales pitch, got no Free Scan for and other services but was coerced into signing for a loan for future medical services and a 10-year service agreement. Later she received a cardiac "test" with no licensed medical personnel. please see attached with initials.

What form of relief are you seeking? (E.g. exchange, repair, money back, product delivery, etc.)

Cancellation of loan - no further contact

READ THE FOLLOWING BEFORE SIGNING BELOW:

In filing this complaint, I understand that the Attorney General is not my private attorney, but rather enforces laws designed to protect the public from misleading or unlawful business practices. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or the person the complaint is directed against, unless box checked below. The above complaint is true and accurate to the best of my knowledge.

Signature: _____

- • Check here if you only want to notify our office of your concerns and do not want a mediation process initiated.

Please print and send the completed form to the address at the top of this complaint form.
Incomplete forms may be returned.

July 30, 2010

Heart Check America, Inc.
SHEILA HADDAD
President,
9242 GREENWOOD DRIVE
TINLEY PARK, IL 60487

Heart Check America, Tinley Park, LLC
Agent of Record:
Michelle Lee Tinaglia, Esq.
9700 W. Higgins Road
Suite 1015
Rosemont, IL 60018

[REDACTED]
[REDACTED]
[REDACTED]
T [REDACTED]

This letter is to express our dissatisfaction in the treatment of our mother, [REDACTED]
at your Tinley Park Facility, 9501 171st Street, Suite Q, Tinley Park, IL 60487.

On July 21, 2011, [REDACTED] arrived at your business with a certificate for a free heart scan she received at your booth at the Tinley Park Caribbean Fest. Before receiving the free heart scan, she was asked to sit for a 'sales presentation' with two salesmen for over two hours. This was for additional medical services she did not want or need.

After confirming that [REDACTED] was not married, the salesperson, Larry Jackel isolated [REDACTED] in your conference room and went beyond a "hard-sell aka bait and switch routine" into downright coercion and intimidation. [REDACTED] asked for more time to think about future services and was rushed into making a decision immediately. After breaking down into tears, [REDACTED] truthfully told your salesperson she didn't have the money. Larry Jackel demanded, [REDACTED] "and Larry proceeded negotiating various payment plans for future services. [REDACTED] was frightened into signing for a loan for future "medical services" that she does not fully understand or can pay for.

Larry Jackel humiliated her and coerced her into signing for a loan for a pre-payment plan for your medical services, although she already has Blue Cross/Blue Shield through her employer and has a regular physician. Her insurance carrier does not recognize the validity of your services and will not cover your services.

That same day, on July 21, 2011 after signing the contract with your salesperson [REDACTED] never got the "free heart scan" or any other medical testing because she was told the machine was broken that day.

Due to her fragile emotional state and extreme duress at the time of signing we are requesting the "10-year service contract at \$2,500 and 'annual network dues' of \$149" be canceled immediately as well as the "Retail Installment Contract" for financing through Chase Health Advantage for services.

Please be aware of the unprofessional conduct of your staff. On Wednesday, July 28, 2010, after learning of [REDACTED] traumatizing experience, we called Larry Jackel with [REDACTED] present and told him that [REDACTED] does not want or need your "medical services." During the same phone call, with your Tinley Park facility, Larry Jackel was extremely rude, condescending and hostile. [REDACTED] received a coronary medical report from your facility and none of [REDACTED] medical results have any physicians' names or any medical personnel signatures. When we requested the names of the physicians in charge, Larry told us it was "none of our business." He told us it would break the "HIPAA" Act. He was reminded that we were on a conference call with [REDACTED] present. Larry Jackel told us all in a threatening manner, "I know where [REDACTED] and my co-workers know where she works."

Taking this as a threat, we do not want anyone from your facilities to approach [REDACTED] in person, specifically at her work or at her home.

In addition, we told Larry Jackel we were filing a complaint with the Illinois Attorney General, Consumer Fraud Bureau, Senior Citizens Division he said the complaint wouldn't go anywhere "because his wife is good friends with Lisa Madigan."

[REDACTED] scheduled for a colonoscopy by your business on August 10, 2010. This letter is cancelling that appointment and any further "medical testing" from your facility. She is under care by her regular physician who is not requesting you to perform a colonoscopy that (according to your literature) would expose her to further radiation.

1. Please do not contact [REDACTED] by phone or in person.
2. Please send her cancelled contract(s) by registered mail to her home at [REDACTED]
[REDACTED]
3. Please send the name(s) of the licensed medical personnel that performed and evaluated her cardiac tests. [REDACTED] was given a business card with the name, "Kim Pascarella, Technician" but there are no signatures of your state-licensed medical personnel on any of her cardiac test results.

Thank you for your attention to this matter. We expect to hear from you within one week.

Regards,
[REDACTED]
[REDACTED]
[REDACTED]

Release of information, including medical information to my family, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

HEART CHECK AMERICA-TINLEY PARK LLC
9501 W. 171st Street
Tinley Park, IL 60487
708.364.0867

October 19, 2010

Mr. Daniel Ligocki
Citizens Advocate, Lead Worker II
Illinois Attorney General
100 W. Randolph Street
Chicago, IL 60601

RE: [REDACTED]

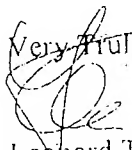
Dear Mr. Ligocki,

I have carefully reviewed the Complaint filed on behalf of [REDACTED] a matter which I was very familiar. I spoke to all parties who had any contact or conversation with [REDACTED] from the time she first came to the office of Heart Check America to this date, including Larry Jackel who was singled out in the July 30, 2010 correspondence obviously written by [REDACTED]
[REDACTED]

Everyone, including Mr. Jackel, totally refute the allegations and characterization of both the Complaint and the letter dated July 30, 2010. [REDACTED] was treated with dignity and class by our professional staff and she responded in a similar manner. When she returned to our facility the week following her purchase she laughed and joke with the sales and administrative staff. She has never voiced any displeasure with anything regarding her experience with Heart Check America. Her Complaint was not her decision but that of [REDACTED] since she left Heart Check America fully satisfied.

Our policy is to refund and cancel the contract of anyone who wishes to do so. We canceled the contract with [REDACTED] based upon the letter of [REDACTED] and [REDACTED] circumstances that were not in the best interest of Heart Check America and [REDACTED] and not the result of any action on the part of either party.

Very Truly Yours,


Leonard T. Timpone
Customer Service Manager

October 30, 2010

Consumer Protection Division
Office of the Attorney General
100 Randolph Street
Chicago IL 60601

ATTORNEY GENERAL'S
OFFICE

NOV 05 2010

CONSUMER FRAUD
CHICAGO

Attn: Daniel Ligocki
Citizen's Advocate
Consumer Protection Division

Re: Heart Check America, Inc.
File no: 2010-CONSC-00286117

In response to Heart Check America's rebuttal that was sent to your office:

I clearly signed the letter and so did my son and daughter-in-law. I was not "happy or productive" regarding my contact with Heart Check America. My son and daughter-in-law helped me with this matter as caring individuals ----who (against the allegations of Leonard Timpone of Heart Check America) did not "benefit" from the complaint letter. They helped me because I do not own a computer or a typewriter and I didn't even know where to begin with such a matter.

Everything in the original letter was true and my son and daughter-in-law would never write something untrue. They have no reason to.

Furthermore, the [REDACTED] Police Department called Heart Check America at that time, on my behalf to tell them not to contact me by phone or at my home or my work as they had threatened. A complaint [REDACTED] was filed with the [REDACTED] Police Department. Apparently they ignored the order not to contact me because according to Mr. Timpone's rebuttal to your office Heart Check America sent one of their employees to my work at [REDACTED]. What type of legitimate company needs to sneak around and get to their "client testimonies" by these means? I work in a public place, not in a secure office and I do not want them trying to trick me into saying something when I am busy at my place of employment. I am an honest, hardworking person who has worked at the same company for 35 years.

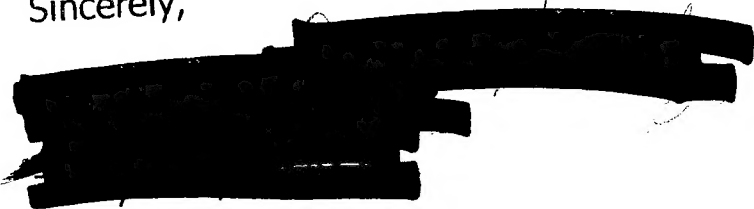
I still do not want or need their services. They are not covered by my insurance and I do not want to "pre-pay" for their medical service "plan" especially for ten years! From the hostile tone of Mr. Timpone's rebuttal, it clear they are not a professional organization, no matter how much they advertise.

I am not asking anything from these people except to leave me alone and provide the name of the licensed medical personnel that performed and evaluated my tests, as requested in the first letter to them and to your office.

The primary reason we contacted your offices is to protect other senior citizens from feeling suckered and pressured into a service that their own doctors may not approve of or worse that could endanger the health, welfare and safety of the public. Mr. Timpone is quick to call my family liars, but forgot to provide license numbers of the medical personnel in the Tinley Park Office.

Could your office keep a record of this in case it happens to other people? Then maybe they can be stopped from the "bait and switch" of the "free" test.

Sincerely,

A large, solid black rectangular redaction mark covering the signature and any handwritten notes or dates that might have been present.